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	Filing Date		2001-06-28	
	First Named Inventor	William C. Kitchen		
	Art Unit	3692		
	Examiner Name	Clement B. Graham		
Attorney Docket Number		23952-0037		

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1	MARLIN, STEVE. "Microsoft, First Data Alliance Seen to Boost Bill-Pay; Banks' Role Still Unclear." Bank Systems & Technology, September 1997, p. 8, vol. 34, no. 9.	<input type="checkbox"/>
2	TANGWALL, DOUG. "The On-Line Billing & Payment Race." Credit Union Executive Journal, Nov/Dec 1999, vol. 39, 6 pages.	<input type="checkbox"/>
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